



COMMUNITY BANK

P. O. Box 700, Marshall, Missouri 65340
660-886-9621

September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

As a member of the Board of Directors of Community Bank of Marshall, an independent bank located in Marshall, Missouri, I want to go on record as being opposed to the approval of an application filed by Wal-Mart for an Industrial Loan Company charter. This application has been filed in the state of Utah and is to be under your jurisdiction.

Please take into consideration the harm that will be done to rural banks if Wal-Mart is allowed to enter the banking business and disrupt the banking system as we know it.

It is my belief that Wal-Mart would not only have an unfair advantage due to the sheer volume of business they may do nationwide, but they would be in a position to manipulate the entire local economies of rural communities such as ours.

Sincerely,

Charles M. Fenner
Rt. 2, Box 55
Marshall MO 65340

P. O Box 175
Blackburn, MO 65321
660-538-4301

P. O Box 188
Malta Bend, MO 65339
660-595-2247

P. O Box 307
Waverly, MO 64096
660-493-2223

P. O. Box 211
Sweet Springs, MO 65351
660-335-2226



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Sincerely,

Don Boyd
123 Sunset Drive
Slater MO 65349

P. O. Box 175
Blackburn, MO 65321
660-538-4301

P. O. Box 188
Malta Bend, MO 65339
660-595-2247

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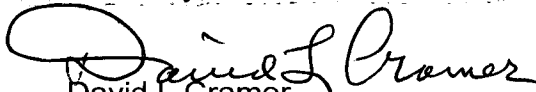
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Sincerely,


David L. Cramer
418 E Mission
Marshall MO 65340

P. O. Box 175
Blackburn, MO 65321
660-538-4301

P. O. Box 188
Malta Bend, MO 65339
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Sincerely,

David Peters
209 E Pine
Waverly MO 64096

P. O. Box 175
Blackburn, MO 65321
660-538-4301

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Malta Bend, MO 65339
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Sincerely,

George Green
657 Gaslight Ct.
Marshall MO 65340

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Blackburn, MO 65321
660-538-4301

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Malta Bend, MO 65339
660-595-2247

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Sincerely,

Fred Hartley
104 N. Brunswick
Marshall MO 65340

P. O Box 175
Blackburn, MO 65321
660-538-4301

P. O Box 188
Malta Bend, MO 65339
660-595-2247

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Sincerely,

Louis Thiel
1621 W. College
Marshall MO 65340

P. O. Box 175
Blackburn, MO 65321
660-538-4301

P. O. Box 188
Malta Bend, MO 65339
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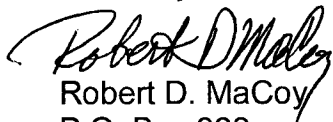
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Sincerely,


Robert D. MaCoy
P.O. Box 322
Waverly MO 64096

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Blackburn, MO 65321
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P. O Box 188
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Richard J. Peters
1302 Broad
Waverly MO 64096

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Blackburn, MO 65321
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Robert Zeysing
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Marshall MO 65340

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1047 S Hawthorne Ave.
Marshall MO 65340